

Information to identify the case:

Debtor 1	Robin Pearce	Social Security number or ITIN	xxx-xx-4016
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-10030-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robin Pearce
aka Robin Y. Williams Pearce

3/4/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Robin Pearce
Debtor

Case No. 15-10030-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 48

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 06, 2020.

db +Robin Pearce, 2044 High St, Union, NJ 07083-3834
cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515257768 +Ars /Account Resolution Services, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
518651000 E-Z Pass Violation Bureau, PO Box 52005, Newark, NJ 07101-8205
515257773 +Enhanced Acq, 3840 E. Robinson Road, Amherst, NY 14228-2001
515257774 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
515257775 +Experian, PO BOX 9701, Allen, TX 75013-9701
515257783 +Joseph Molinaro, Esq., 648 Wyckoff Ave., Wyckoff, NJ 07481-1428
515257785 NJ Department of Labor, PO Box 951, Trenton, NJ 08625-0951
515257786 +Pinnacle Federal Credit Union, c/o McKenna, DuPont, Higgins &, Stone, PO BOX 610,
Red Bank, NJ 07701-0610
515257788 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515257789 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
515356798 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)
515257790 Slomin Security Inc, c/o Eichenbaum & Stylianou, PO BOX 914, Paramus, NJ 07653-0914
517944858 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517944859 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515257791 State of New Jersey, Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
515257792 +Stuart Allan & Assoc, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345
515257793 +Trans Union, PO BOX 2000, Chester, PA 19016-2000
515499524 +U.S. Bank National Association, as Trustee for Cre, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: BNC@magtrustee.com Mar 04 2020 23:39:53 Marie-Ann Greenberg,
Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 23:39:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 23:39:11 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: PHINAMERI.COM Mar 05 2020 04:08:00 AmeriCredit Financial Services Inc.,
PO Box 183853, Arlington, TX 76096
cr +EDI: ATLASACQU.COM Mar 05 2020 04:08:00 ATLAS ACQUISITIONS, LLC, 294 Union St.,
Attn: Avi Schild, Hackensack, NJ 07601-4303
cr +EDI: PHINAMERI.COM Mar 05 2020 04:08:00 Americredit Financial Services, Inc., d/b/a GM Fin,
4000 Embarcadero Dr., Arlington, TX 76014-4101
cr +EDI: RMSC.COM Mar 05 2020 04:13:00 Synchrony Bank, c/o Recovery Mgmt. Sys.,
25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515257769 EDI: WFFC.COM Mar 05 2020 04:08:00 ASC, 1 Home Campus Mac #2501-01D,
Des Moines, IA 50328-0001
515268958 +EDI: PHINAMERI.COM Mar 05 2020 04:08:00 Americredit Financial Services Inc. dba GM Financ.,
P O Box 183853, Arlington, TX 76096-3853
515415974 +EDI: ATLASACQU.COM Mar 05 2020 04:08:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
515257772 EDI: CAPITALONE.COM Mar 05 2020 04:13:00 Capital One, N.a., Po Box 85520,
Richmond, VA 23285
515312082 +E-mail/Text: bncmail@w-legal.com Mar 04 2020 23:39:21 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515257770 +EDI: CAPITALONE.COM Mar 05 2020 04:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
515257771 +EDI: CAPITALONE.COM Mar 05 2020 04:13:00 Capital One, N.a., Capital One Bank (USA) N.A.,
Po Box 30285, Salt Lake City, UT 84130-0285
515371653 +E-mail/Text: bankruptcy@caavps.com Mar 04 2020 23:39:30 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515257777 +EDI: WFNNB.COM Mar 05 2020 04:13:00 Express/Comenity Bank, Po Box 182789,
Columbus, OH 43218-2789
515257776 +EDI: WFNNB.COM Mar 05 2020 04:13:00 Express/Comenity Bank, Attention: Bankruptcy Dept,
Po Box 182686, Columbus, OH 43218-2686
515257778 +EDI: FORD.COM Mar 05 2020 04:08:00 Ford Motor Co., National Bankruptcy Center,
PO BOX 537901, Livonia, MI 48153-7901
515257779 +EDI: PHINAMERI.COM Mar 05 2020 04:08:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
515257781 +EDI: IIC9.COM Mar 05 2020 04:08:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378
515257780 +EDI: IIC9.COM Mar 05 2020 04:08:00 IC System, Attn: Bankruptcy,
444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
515257782 EDI: IRS.COM Mar 05 2020 04:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 48

Date Rcvd: Mar 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515257784 +E-mail/Text: kmorgan@morganlaw.com Mar 04 2020 23:39:51 Morgan Bornstein & Morgan,
1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
515257787 E-mail/Text: bankruptcypgl@plaingreenloans.com Mar 04 2020 23:39:41 Plain Green,
93 Mack Road Suite, Box Elder, MT 59521
515358220 EDI: RMSC.COM Mar 05 2020 04:13:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515326808 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
515257795 +EDI: WFFC.COM Mar 05 2020 04:08:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 1697,
Winterville, NC 28590-1697
515257794 +EDI: WFFC.COM Mar 05 2020 04:08:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee for Cre

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-12 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 nj.bkecf@fedphe.com
Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, As Trustee For Credit Suisse First Boston CSFB 2005-12 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
John D. Krohn on behalf of Creditor U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-12 nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, As Trustee For Credit Suisse First Boston CSFB 2005-12 rsolarz@kmlawgroup.com
Scott E. Tanne on behalf of Debtor Robin Pearce ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

TOTAL: 11